

Information to identify the case:

Debtor 1	<u>Jeffrey J. Widdowfield</u>	Social Security number or ITIN	xxx-xx-6058
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-20106-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey J. Widdowfield

5/16/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey J. Widdowfield
Debtor

Case No. 18-20106-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 16, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

Recip ID	Recipient Name and Address
db	+ Jeffrey J. Widdowfield, 135 McBride Acres, New Castle, PA 16102-2607
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
14770000	+ ACMH Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14770001	Advanced Diagnostic Path Assoc., 5700 Southwyck Blvd., Toledo, OH 43614-1509
14770003	+ Anthem, 3075 Vandercar Way, Cincinnati, OH 45209-7542
14770004	+ Armstrong Community Memorial Hospital, 600 Medical Arts Building, Suite 660, Kittanning, PA 16201-7110
14770008	+ Chase, 710 South Ash Street, Suite 200, Denver, CO 80246-1969
15493992	+ Citigroup Mortgage Loan Trust 2022-RP2, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14770013	+ Dennis Gabos, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14773462	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14770018	+ Frank Madonna, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14770019	+ Guardian Protection Services, 174 Thornhill Road, Warrendale, PA 15086-7528
14770021	+ Justin Wagner, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14770023	Lawrence Co. Eye Associates, P.C., 708 North Jefferson Street, New Castle, PA 16101-2178
14770024	Lucien Diagnostic Imaging, 7 Acee Drive, Natrona Heights, PA 15065-9700
14770026	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
14770029	+ Sharp Collections, Inc., P.O. Box 81, Sharpsville, PA 16150-0081
14756969	+ Tri County Medical Associates of PA, LLC, 2602 Wilmington Road, Ste. 102, New Castle, PA 16105-1539

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 17 2023 00:08:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14770002	Email/Text: bncnotifications@phea.org		

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14770005	+ EDI: TSYS2	May 17 2023 00:07:00	AES, PO Box 2461, Harrisburg, PA 17105-2461
14796849	+ EDI: LCIBAYLN	May 17 2023 03:55:00	Barclays Bank Delaware, 125 S West St., Wilmington, DE 19801-5014
14770006	Email/Text: cms-bk@cms-collect.com	May 17 2023 03:55:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon BLVD., 5th Floor, Coral Gables, FL 33146-1839
14770007	EDI: CAPITALONE.COM	May 17 2023 00:07:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14790045	Email/PDF: bncnotices@becket-lee.com	May 17 2023 03:55:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14770011	+ EDI: CITICORP.COM	May 17 2023 00:25:10	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15301874	+ Email/Text: nsm_bk_notices@mrcooper.com	May 17 2023 03:55:00	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
14770012	+ Email/Text: bdsupport@creditmanagementcompany.com	May 17 2023 00:07:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14770014	EDI: DISCOVER.COM	May 17 2023 00:08:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14762983	EDI: DISCOVER.COM	May 17 2023 03:55:00	Discover, P.O. Box 15316, Wilmington, DE 19850
14928413	Email/Text: ECMCBKNotices@ecmc.org	May 17 2023 03:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14770015	Email/Text: bknotices@fbcs-inc.com	May 17 2023 00:07:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14770017	Email/Text: SAABankruptcy@fcbanking.com	May 17 2023 00:07:00	FBCS Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040
14770016	Email/Text: collectionbankruptcies.bancorp@53.com	May 17 2023 00:07:00	First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
14767661	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	May 17 2023 00:08:00	Fifth Third Bank, Customer Service, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
14770009	EDI: JPMORGANCHASE	May 17 2023 00:07:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14770010	EDI: JPMORGANCHASE	May 17 2023 03:55:00	Chase, 700 Kansas Lane, Monroe, LA 71203
14770022	+ Email/Text: PBNCNotifications@peritussservices.com	May 17 2023 03:55:00	Chase, P.O. Box 15123, Wilmington, DE 19850
14794298	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2023 00:07:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
14770025	+ Email/Text: ngisupport@radiusgs.com	May 17 2023 00:14:28	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14782441	+ Email/Text: bncnotifications@pheaa.org	May 17 2023 00:07:00	Northland Group, POB 390846, Minneapolis, MN 55439-0846
14776533	EDI: PRA.COM	May 17 2023 00:07:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14770027	+ Email/Text: pcabkt@phillips-cohen.com	May 17 2023 03:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14770028	EDI: CITICORP.COM	May 17 2023 00:07:00	Philips & Cohen Associates, Ltd., 1002 Justison Street, Wilmington, DE 19801-5148
14770032	+ Email/Text: BankruptcyNotice@upmc.edu	May 17 2023 03:55:00	Sears/CBNA, POB 6282, Sioux Falls, SD 57117-6282
		May 17 2023 00:08:00	UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348

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14791730	^	MEBN	May 17 2023 00:05:36	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14792657	^	MEBN	May 17 2023 00:05:18	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14770031	+	Email/Text: BAN5620@UCBINC.COM	May 17 2023 00:07:00	United Collections Bureau, 5620 Southwyck Blvd. Suite 206, Toledo, OH 43614-1501
14770033	+	Email/Text: bankruptcynotify@westerracu.com	May 17 2023 00:08:00	Westerra Credit Union, 3700 E. Alameda Avenue, Denver, CO 80209-3171
TOTAL: 35				

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Citigroup Mortgage Loan Trust 2022-RP2
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC fka Bayview Loan Ser
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14770030	*+	Tri County Medical Associates of PA, LLC, 2602 Wilmington Road, Ste. 102, New Castle, PA 16105-1539
14770020	##+	Jamie Widdowfield, 56 Links Drive, New Castle, PA 16101-6264

TOTAL: 5 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jblank@pincuslaw.com
Jerome B. Blank	on behalf of Creditor BAYVIEW LOAN SERVICING LLC jblank@pincuslaw.com
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC mmiksich@kmlawgroup.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com; alb@thedebtors.com
Matthew M. Herron	on behalf of Debtor Jeffrey J. Widdowfield mmh@thedebtors.com hgs@thedebtors.com; alb@thedebtors.com

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Sarah Kathleen McCaffery

on behalf of Creditor Citigroup Mortgage Loan Trust 2022-RP2 ckohn@hoflawgroup.com

TOTAL: 10